

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	Benjamin M. Goss et al.	Atty. Docket No.:	002918.00007
Application No.	09/804,476		
Confirmation No.:	8766	Group Art Unit:	3628
Filed:	March 13, 2001	Examiner:	Clement B. Graham
For:	ELECTRONIC FINANCIAL SYSTEM		

U.S. Patent and Trademark Office  
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401 Dulany Street  
Alexandria, VA 22314

**AMENDMENT**

Sir:

In response to the Office Action mailed September 22, 2005, please amend the instant application as follows:

**Amendments to the Claims** are reflected in the Listing of Claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.

If any fees are required or if an overpayment is made, the Commissioner is authorized to debit or credit our Deposit Account No. 19-0733, accordingly.